



Employees' Retirement System Communicator

June 2013

No. 6

Contact Information

Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free: 877-652-6377

Email: ers@milwcnty.com.

Life & Health Benefits

Phone: 414-278-4198.

Email: benefits@milwcnty.com

Newly Retired Members

Ann Barnhart

Pamela Buggs

Nearlin Carter

Mark Dielen

Debra Dotzler

Kathleen Kinsley

Dale Kuehn

Matthew Richmond

Lisa Ann Somers

Vallimae Sternig

Carolyn Stevens

Nada Uzelac

Betty Walker

Karen Wells

Ernestine Whitmore

Walter Wilson

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Finally, summer is here. And with it all of the festivals Milwaukee is so well known for. An important personal health awareness month also falls in the summer — Prostate Cancer Awareness. Please take time to read the article by Heather Giza for important information.

Pet owners will appreciate Vivian Aikin's article this month. We know the approximate life spans of our animals and often consider pet ownership based on the information. But how many of us have considered what would happen if our beloved pets outlived us?

Reminder — A primary election to fill the retiree member Pension Board position will be held August 23, 2013 through August 30 2013. More information will be available next month.

Marian Ninneman

ERS Manager

Remember Your Pets as You Plan for the Future

By Vivian Aikin

Americans may be divided politically, economically and in other ways. But we can agree on one thing: we love our pets! Consider the following:

-There are approximately 86 million pet cats and 78 million pet dogs in the U.S.

-A 2011 survey by the American Veterinary Medicine Association ("AVMA") revealed that 63.2% of pet owners considered their pets to be family members.

-Americans will spend an estimated \$55.53 billion on our pets in 2013. Even at the height of the recession in 2009 the pet industry took in \$45.5 billion making it one of the few niche markets to experience growth during difficult economic times.

To their owners, pets are obviously worth it. Not only do they provide companionship and unconditional love, pets can help improve human health in a variety of ways.

Pets, especially dogs, encourage more exercise

Last month the American Heart Association (AHA) published a report saying that having a pet, especially a dog, lowers the owners' risk of cardiovascular disease. The most likely reason is that dog owners are usually more active than people without

Employees'
Retirement
System

Employees' Retirement System Communicator

June 2013

No. 6

dogs. While we all know the benefits of exercise, it can be a struggle to follow through. Having a dog provides strong motivation to get outside, play tug of war and other games and can make your daily walk or run more fun.

Pets relieve stress

Research shows that a few minutes spent petting an animal lowers levels of cortisol, a stress hormone, in the blood. Cortisol can contribute to fatigue, weight gain and aging. Also, playing with your pet even a few minutes each day also releases endorphins, “feel-good” hormones that continue to function in the bloodstream long after the playtime ends.

Pets help promote better mental health

The success of Therapy Dog programs in hospitals, nursing homes and hospices attest to a pets’ ability to lessen loneliness and depression. The dogs provide a feeling of comfort, affection and acceptance. Dogs are also used to provide relief to people in disaster areas like the recent devastating tornados in Moore, Oklahoma.

Pets are great at starting positive social interaction

The AVMA survey found that 9 out of 10 people consider themselves pet lovers even if they are not pet owners themselves. It follows that pets are natural conversation starters. It’s easy to strike up a conversation with another person if you have a common interest – your pet.

Pets are obviously valued parts of our lives. And if your pet is important to you, then you need to do something important for that pet in return.

Pet owners need to be proactive in planning for the care of their companion animals when they are no longer around. According to the American Society for Prevention of Cruelty to Animals (“ASPCA”), many pets are surrendered to shelters each year because their owners did not establish a plan for continuing care. Because these companion animals tend to be older, they are more difficult to find homes for. Many end up euthanized – a tragic ending for a valued pet that can be prevented with planning. There are some things to consider when formulating a plan:

-The most common action is to ask a close friend or family member to assume responsibility for your pet. These informal agreements are well-intentioned, but may not be adequate. If you have such an agreement, consider inserting a clause in your will to formalize the terms. The clause will state that you want your pet to go to a named person and that a set amount of money from your estate will go to this person to pay for the care. However, you must trust that the person will use the money as you intend.

-Leaving money directly to your pet is not a solution. In most states the law considers pets to be property. One type of property cannot receive other property (money). Do not make this mistake.

-A surer way is to create a “pet trust”. When billionaire hotel tycoon Leona Helmsley left a \$12 million trust to her dog, Trouble, in 2007, it made headlines around the world. Today the idea of a pet trust has become mainstream and is permitted in most states. With the assistance of an estate planning attorney, a pet trust al-

Employees' Retirement System Communicator

June 2013

No. 6

allows you to legally establish how your pet is to be cared for upon your death or if you become incapacitated. With a trust, you will be able to determine who will care for your pet, where your pets will go, what food they will eat and even which veterinarian they will see. You can name a trustee (separate from a caregiver) who must see to it that your wishes on behalf of your pet are carried out.

-Another possibility is a "Pet Protection Agreement". This document was created by the ASPCA in collaboration with online legal form site LegalZoom. The Pet Protection Agreement allows owners to appoint a guardian for your pet and also set aside necessary funds to ensure they will receive the same standard of care as when you were alive.

-“Pet retirement homes” are a new trend growing in popularity. Under the auspices of veterinary schools, these homes provide perpetual care for pets that outlive their owners. Unlike shelters, the pet retirement homes are sanctuaries that offer both a communal home and medical care for the lifetime of the pet. Typically the pet owner establishes an endowment through a will or trust insuring a spot for their animal. Veterinary schools that have established retirement homes include Texas A&M University, University of California-Davis, Purdue University, Kansas State University and Oklahoma State University. Unfortunately no post-secondary school in Wisconsin has such a program at this time.

-Many dog rescue groups and reputable animal shelters include provisions in their adoption agreements requiring animals be returned to them in the event the owner predeceases the animal. They will insure that the orphaned animal finds a new home. The Wisconsin Humane Society (“WHS”) is one such shelter. They offer a “Guardians for Life” program that assists owners even if they did not adopt their pet from WHS.

As we age, few of us fail to consider how our passing might affect our spouses, children and other important family members. Your pet is a member of your family and deserves the same level of concern. You can have peace of mind that your pet will be cared for by a trusted person by planning ahead.

From the Benefits Department

Setting Aside Prostate Cancer Myths

By Heather Giza

Although more men are being cured of prostate cancer and more cases are being found in younger men, myths about the disease continue. Learn the truth.

Myth #1: Men die *with* prostate cancer and not because of it.

Reality: While one man in six will get prostate cancer during his lifetime, only one in 35 will die from it. Most end up dying of other causes. Although men with less aggressive forms of prostate cancer may live with the disease for years, it is still the second-leading cause of cancer death in men. Many of the 200,000-plus cases of prostate cancer diagnosed in the U.S. this year will be aggressive and will cause serious illness.

Myth #2: Screening isn't worth the trouble because doctors can't agree on how useful it is.

Reality: The goal of prostate cancer screening is to find the disease early, when it can be treated more effec-

Employees' Retirement System Communicator

June 2013

No. 6

tively. There are two types of prostate screening tests: the PSA blood test and the digital rectal exam (DRE). Doctors agree that both should be used together to get the most information. Medical experts disagree, though, on whether all men should be screened for prostate cancer. This is because the screening tests are not precise. For example, tests results can come back positive in a person who may have an enlarged prostate due to a benign (noncancerous) condition called prostatic hypertrophy. Evidence has even shown that screening can be harmful, leading to unneeded surgery and associated side effects, like erectile dysfunction. But screening can also save lives, especially if an aggressive form of prostate cancer is found. Experts do agree that every man should make his own decision about prostate screening together with his doctor.

The American Cancer Society recommends that doctors discuss prostate cancer screening options with you starting at age 50. If you have a close relative (father, brother or son) with prostate cancer, or if you are African American, this talk should start at age 45. The U.S. Preventive Services Task Force (USPSTF) states that there needs to be more evidence to help doctors and patients know when and what type of screening is best. They do not advise screening in men who are age 75 or older. The bottom line is that you and your doctor should decide whether or not screening is right for you.

Myth #3: All men have erectile dysfunction after prostatectomy.

Reality: Prostatectomy is the removal of a cancerous prostate gland. The procedure can damage nerves that control erections. During the first few months after surgery, most men have some degree of erectile dysfunction (ED). Whether ED lasts longer depends on your age, extent of the cancer, your erectile function before surgery and the type of surgery you have. A nerve-sparing prostatectomy is an option that may reduce the chances of ED. Medications or penile injections or devices can help restore erectile function for many men if needed.

Myth #4: All men have incontinence after prostate cancer surgery.

Reality: Urinary incontinence (not being able to control urination) is one of the major side effects of prostate cancer surgery. For most men, it goes away weeks to months after surgery. One large study reports that 5 years after prostate surgery, about one third of men still have some stress incontinence. This means that urine can leak out when you cough, exercise, laugh or sneeze. Leaking was considered severe in only about 5% of these cases. Large cancer treatment centers and doctors who perform a lot of prostate cancer surgery report lower rates of incontinence.

In Memoriam

Please keep the families of these recently deceased retirees in your thoughts:

*Marcos Aleman
Marion Bryant
Joseph Butts
Margaret Coffey
Gloria Harris
Charity Johnson*

*Patricia Jorin
Mari Koller
Arthur Koski
Walter Kupinski
LeRoy Michalek
Rosiephine Moore*

*Rosalie Sherwin
Cecile Sommers
Jane Stoklasa
Marion Van Wie
Robert Wall*